IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of: **Michael J. Picciallo**	:Group Art Unit: **3621**
	:
Application No.: **09/478,051**	:Examiner: **J. R. Kucab**
	:
Filed: **January 15, 2000**	:
	:
For: **ALLOWANCE CARD OR ACCOUNT**	:

Attorney Docket No.: **73348.00008 (P22,425-B USA)**

FILED ELECTRONICALLY ON EFS-WEB ON JANUARY 31, 2011
BY PETER J. BUTCH III, REG. NO. 32,203

A

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

PROPOSED AMENDMENTS TO CLAIMS

LISTING OF CLAIMS

Claims 1-74. (Canceled)

Claim 75. (Currently Amended) A computer-based method comprising:

  creating a third party account using information received from a fund depositor, said information regarding the third party account being stored on a data storage device;

  establishing a periodic and automatic transfer of allowance money into said third party account from said fund depositor account;

  and

  supplying to said fund depositor said information on payees and corresponding payment amounts for said third party account.

Claims 76 – 77. (Canceled)

Claim 78. (Currently Amended) The method of claim 75, further comprising the steps of:

  limiting the classes of goods and services on which money in a third party account may be spent; and

  verifying a cash withdrawal or fund transfer requested from said third party account to determine whether the goods or services to be purchased are authorized.

Claim 79. (Previously Presented) The method of claim 78, wherein said goods or services comprise books, computer software, food, lodging or entertainment.

Claim 80. (Currently Amended) The method of claim 75, further comprising the steps of:

  limiting the amount of money in said third party account that may be spent

using a debit card on particular classes of goods and services using information received from said fund depositor; and

verifying a money transfer requested from said third party account using said debit card to determine whether said money requested exceed the limit set for the goods or services to be purchased.

Claim 81. (Previously Presented) The method of claim 80, wherein said limit is a periodic limit.

Claim 82. (Previously Presented) The method of claim 75, wherein said stored information on payees and corresponding payment amounts for said third party account is automatically supplied to said fund depositor.

Claim 83. (Previously Presented) The method of claim 75, wherein said supplying step is performed periodically.

Claim 84. (Canceled)

Claim 85. (Currently Amended) The method of claim 75, wherein money transferred weekly or monthly.

Claim 86. (Canceled)

Claim 87. (Previously Presented) The method of claim 78, wherein said step of limiting the classes of goods and services on which money in a third party account may be spent comprises prohibiting the withdrawal of cash or spending on alcohol or tobacco.

Claims 88 – 98. (Cancelled)

Claim 99. (Currently Amended) A computer-based method comprising:

creating a third party account with a bank linked to an account of a fund depositor using information received from said fund depositor, said information regarding the third party account being stored in a data storage device;

encoding a debit card linked to said third party account with third party account information permitting cash withdrawals or fund transfers as payments for goods or services;

issuing said debit card to a designated recipient of said fund depositor;

and

supplying to said fund depositor information on payees and corresponding payment amounts for said third party account.

Claims 100 – 110. (Canceled)

Claim 111. (Withdrawn) An apparatus comprising:

a computer readable media programmed to perform the steps of:

receiving a bank or a credit account containing customer's funds for allocation to at least one third party recipient;

establishing a secondary account file for the third party recipient; and

periodically transferring directly and automatically to said secondary account file from said bank or the credit account an allowance payment for use by the third party recipient to purchase classes of goods or services;

wherein a customer using an Internet network may directly set limits on the allowance payment to purchase particular goods and services.

Claim 112. (Withdrawn) An apparatus comprising:

a computer with a storage device programmed to perform the steps of:

receiving a bank or a credit account containing customer funds for allocation to at least one third party recipient;

establishing a secondary account file for the third party recipient; and

periodically transferring directly and automatically to said secondary account file from said bank or the credit account an allowance payment for use by the third party recipient to purchase classes of goods or services;

wherein a customer using an Internet network may directly set limits on the allowance payment to purchase particular goods and services.

Claim 113.   (Canceled)

Claim 114. (Previously Presented) The method of Claim 78, wherein said limiting step comprises permitting purchases from a computer software store or a bookstore.

Claim 115. (New) A computer-based method comprising:

creating a third party account using information received from a fund depositor information regarding the third party account being stored on a data storage device;

establishing a periodic and automatic transfer of allowance currency into said third party account from said fund depositor account;

and

supplying to said fund depositor said information on payees and corresponding payment amounts for said third party account.